

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13

PHYLLIS A. McCOWAN, :

Debtor : BANKRUPTCY NO. 16-14791SR

MODIFIED CHAPTER 13 PLAN

1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee and the Debtor shall pay to the Trustee the sum of \$428.86 monthly for a period of the 54 months remaining in this Chapter 13 Plan.*

2. From the payments so received, the Trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. §507. \$2,400.00 to James D. Moran, attorney for Debtor.

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

\$14,522.40 to Bank of America, N.A., c/o Carrington Mortgage Services, LLC, on account of mortgage arrears, late charges, court costs and attorney's fees. Debtor to maintain her mortgage payments to the Bank of America post-petition.

\$1,288.92 to the City of Philadelphia on account of a delinquent water sewer bill.

\$3,000.00 to Ford Credit on account of an automobile loan. Full payment of \$3,000.00 to be made in the Chapter 13 Plan.

U.S. Department of Housing and Urban Development. Second mortgage. Due on sale only. No payments to be made in the Chapter 13 Plan. Claims 1 & 2

(c) Pro rata with dividends to secured creditors, dividends to unsecured creditors whose claims are duly allowed.

*Payments under the Modified Chapter 13 Plan will be as follows:

Total to be paid in Chapter 13 Plan:	\$23,568.14
Amount paid to date:	- 410.00
Balance to be paid in remaining 51 months	\$23,158.14

(Standing Trustee Percentage Fee to be determined by the Attorney General and the Office of the U.S. Trustee.)

3. The following executory contracts of the Debtor are rejected: NONE

Title to the Debtor's property shall revert in the Debtor on confirmation of the Plan.

Dated: 1-20-17


PHYLLIS A. McCOWAN, Debtor

Acceptances may be mailed to:

JAMES D. MORAN, ESQUIRE
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